

STATINTL

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**SECRET**

25 August 1971

**MEMORANDUM FOR:** Executive Officer to the Deputy Director for Support


**SUBJECT** : Study for Proposals to Assist Employees and Dependents  
in Financial Catastrophes Resulting From Medically  
Related Conditions

**REFERENCE** : Memorandum for Deputy Director for Support, Same  
Subject (DD/S 70-4991), dated 13 January 1971

1. Per our telephone conversation today, attached is a copy of Health Benefits Officer Information Bulletin No. 59 dated 9 April 1971 which indicates that open seasons for health benefits enrollments will be held annually in November. This covers the action recommended in paragraph 5a of referent memorandum.

2. Regarding the recommendation to increase the maximum benefits available under the major medical portion of our Agency-sponsored health insurance plan (paragraph 5b of reference), this limitation has been increased from \$30,000 to \$50,000 effective with the beginning of the next contract period which is 1 January 1972. In addition, the Plan will also be modified at that time so that if the total covered expenses of an employee and his family members reach \$10,000 in a calendar year, benefits for expenses incurred during the remainder of that calendar year will be paid at 100 percent rather than 80 percent.

3. Employees are given an insurance briefing when they enter on duty. At that briefing they are advised of the plans of health insurance that are available to them and the importance of health insurance is stressed. Thereafter, within 31 days of their entry on duty, all employees are required to indicate in writing the plan of their choice or that they do not desire to enroll for health insurance. (Paragraph 5d of referent memorandum.)

  
Chief, Insurance Branch

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**Attachment:**

As stated

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